

**REQUEST FOR CREDIT INVESTIGATION**

<b>TO EXPERIAN (ATTENTION DISPUTES):</b>  _____ (address—no. and street)  _____ (address—city, state, zip)  <b>MORE INFORMATION:</b>  _____ (Social Security No./Date of Birth)  _____ (previous address—no. and street)  _____ (previous address—city, state, zip)	<b>FROM REQUESTING CONSUMER:</b>  _____ (full legal name)  _____ (address--no. and street)  _____ (address--city, state, zip)  _____ /_____ (fax/phone)  _____ (E-mail)  <b>PLEASE RESPOND BY:</b>  Mail      Fax      Email
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I am writing to dispute information contained in my credit report. (Choose one) \_\_\_\_\_ I have circled the disputed items on the attached copy of my report and give the reasons below; \_\_\_\_\_ A copy of my report is not attached--I have simply described the basis of the dispute(s) below. **The account(s) should be deleted:**

- |  |  |
|--|--|
| 1. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ | 2. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ |
| 3. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ | 4. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ |
| 5. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ | 6. _____<br>(Company name of original creditor)<br><br>_____<br>(Account #)      /      _____<br>(Dispute Code)<br>Describe the dispute: _____<br>_____<br>_____ |

7. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10 \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dispute Codes:

(A) This is not my account (B) Never been late (C) Account is closed (D) Account in bankruptcy

(E) Account paid in full (F) I never ordered it (G) Erroneous charge (H) Improper finance charge

(I) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(J) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I request the following:

- Verify the accuracy of these debts by contacting the original creditors and receiving detailed information and documents in the form of a fax or mail (not merely a phone call), showing they have the right to collect the debt and prove the debt is in fact mine. If a collection agency, written proof that they have the legal right to collect the debt in my state.
- A copy of any **contract** or other written document that obligated me to pay debt, which contains my **signature**.
- Payment history starting with the original creditor.
- Send me information on how you investigated this claim, including the name, job title, and phone number of the person(s) you contacted.

When done with your investigation, I would like to receive a complimentary updated credit report showing the changes that were made and how you obtained this information.

Dated: \_\_\_\_\_  
\_\_\_\_\_  
(Consumer signature)

Note: For identification purposes, I'm enclosing a copy of my driver's license.

**REQUEST FOR CREDIT INVESTIGATION**

<p><b>TO EQUIFAX (ATTENTION DISPUTES):</b></p> <p>_____</p> <p>(address—no. and street)</p> <p>_____</p> <p>(address—city, state, zip)</p> <p><b>MORE INFORMATION:</b></p> <p>_____</p> <p>(Social Security No./Date of Birth)</p> <p>_____</p> <p>(previous address—no. and street)</p> <p>_____</p> <p>(previous address—city, state, zip)</p>	<p><b>FROM REQUESTING CONSUMER:</b></p> <p>_____</p> <p>(full legal name)</p> <p>_____</p> <p>(address--no. and street)</p> <p>_____</p> <p>(address--city, state, zip)</p> <p>_____ / _____</p> <p>(fax/phone)</p> <p>_____</p> <p>(E-mail)</p> <p><b>PLEASE RESPOND BY:</b></p> <p style="text-align: center;">Mail      Fax      Email</p>
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1. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10 \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dispute Codes:

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(E) Account paid in full (F) I never ordered it (G) Erroneous charge (H) Improper finance charge

(I) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(J) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Dated: \_\_\_\_\_  
\_\_\_\_\_  
(Consumer signature)

Note: For identification purposes, I'm enclosing a copy of my driver's license.

**REQUEST FOR CREDIT INVESTIGATION**

<p><b>TO TRANSUNION (ATTENTION DISPUTES):</b></p> <p>_____</p> <p>(address—no. and street)</p> <p>_____</p> <p>(address—city, state, zip)</p> <p><b>MORE INFORMATION:</b></p> <p>_____</p> <p>(Social Security No./Date of Birth)</p> <p>_____</p> <p>(previous address—no. and street)</p> <p>_____</p> <p>(previous address—city, state, zip)</p>	<p><b>FROM REQUESTING CONSUMER:</b></p> <p>_____</p> <p>(full legal name)</p> <p>_____</p> <p>(address--no. and street)</p> <p>_____</p> <p>(address--city, state, zip)</p> <p>_____ / _____</p> <p>(fax/phone)</p> <p>_____</p> <p>(E-mail)</p> <p><b>PLEASE RESPOND BY:</b></p> <p style="text-align: center;">Mail      Fax      Email</p>
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1. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

3. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

5. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. \_\_\_\_\_

(Company name of original creditor)

\_\_\_\_\_ / \_\_\_\_\_

(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. \_\_\_\_\_  
(Company name of collection agency)

\_\_\_\_\_/\_\_\_\_\_  
(Account #) (Dispute Code)

Describe the dispute: \_\_\_\_\_  
\_\_\_\_\_  
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(Company name of collection agency)

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(I) Other: \_\_\_\_\_  
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(J) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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